Filed 12/22/15 Entered 12/22/15 11:57:47 Desc Main Page 2 of 50 Document Debtor 1 Case number (if known) **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names If have not used any business names or EINs. and Employer ☐ I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in the last 8 years Business name Business name Include trade names and doing business as names Business name Business name 5. Where you live If Debtor 2 lives at a different address: City ZIP Code County If your mailing address is different from the one If Debtor 2's mailing address is different from above, fill it in here. Note that the court will send yours, fill it in here. Note that the court will send any notices to you at this mailing address. any notices to this mailing address. Number Street Number Street P.O. Box P.O. Box City State ZIP Code City State ZIP Code Why you are choosing Check one: Check one: this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. I have another reason. Explain. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1408.)

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7.	The chapter of the Bankruptcy Code you	Check for Ban	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
	are choosing to file under	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12						
		Q Cha	apter 13	3				
8.	How you will pay the fee	you sub with	I will pay the entire fee when I file my petition. Please check with the clerk's office in yo local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or chec with a pre-printed address.					
		U ne	ed to p	pay the fee in installme	nts. If yo	ou choose this o	ption, sign and attach the	
		App	iicauori	i ioi individuais to Pay T	ne i-iling	i Fee in Installme	ents (Official Form 103A).	
		less pay	aw, a ju than 19 the fee	lage may, but is not requ 50% of the official pover	uired to, ty line th choose th	waive your fee, lat applies to you his option, you m	tion only if you are filing for Chapter 7 and may do so only if your income is ur family size and you are unable to nust fill out the Application to Have the with your petition.	
				er serven av er				
}.	Have you filed for bankruptcy within the last 8 years?	☐ No						
		Yes.	District		When	MM / DD / YYYY	Case number	
			District		When		Case number	
						MM / DD / YYYY	Case number	
			District	manufacture de la constitución d	When	MM / DD / YYYY	Case number	
0.	Are any bankruptcy	IJ No					Commission Control of	
	cases pending or being filed by a spouse who is	Yes.	Debtor				Deletions	
	not filing this case with you, or by a business partner, or by an				111011	MM / DD / YYYY	Case number, if known	
	you, or by a business		Dahtor			MM / DD / YYYY		
	you, or by a business partner, or by an					MM/DD/YYYY	Relationship to you	
	you, or by a business partner, or by an					MM / DD / YYYY	Case number, if known Relationship to you Case number, if known	
1.	you, or by a business partner, or by an	□ No □ Yes.	District Go to lir	ne 12. ur landlord obtained an evic	When	MM / DD / YYYY	Relationship to you	
1.	you, or by a business partner, or by an affiliate? Do you rent your	☑ Yes.	Go to lir Has you resident	ne 12. ur landlord obtained an evic	When	MM / DD / YYYY	Relationship to you Case number, if known	

Case 15-4296 Debtor 1 Rolando	Doc 1 Filed 12/22/15 Entered 12/22/15 11:57:47 Desc Main Document Page 4 of 50 Case number (if known)
Part 39 Report About Any	Businesses You Own as a Sole Proprietor
12. Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	No. Go to Part 4. Ves. Name and location of business Rolando Duncau D/B/A VLT/MA CONSTRUCTION Name of business, if any 6738 S / Luk M/ Lage Ave Number Street Chicago State ZIP Code Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6))
3. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
t. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?	Where is the property? No Union Yes. What is the hazard? If immediate attention is needed, why is it needed? Number Street City State ZIP Code
Official Form 101	Voluntory Potition for Individuals Filling for Dealers

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
 - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plap, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

L	I am not required to receive a briefing	about
	credit counseling because of:	

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability**. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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I called several conselving agencies and due to the holiday season they were not able to get me in by today. which is the court date of foreclosure at which I needed a bankruptay filing in order to negotiante with Lender

Solando Luncano

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Part 6: Answer These Questions for Reporting Purposes

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.

Yes. Go to line 17.

16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.

Yes. Go to line 17.

16.	What kind of debts do you have?	16a. Are your debts primari as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primari money for a business or involved No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you	al primarily for a personal, fa i ly business debts? <i>Bus</i> restment or through the ope	mily, or household niness debts are de ration of the busin	d purpose." abts that you incurred to obtain ess or investment.
17.	Are you filing under Chapter 7?	No. I am not filing under Cha		ermine de para eta estangonomo esta esta en esta estando de para esta esta en esta en esta en esta en esta en e	andre salve, me separaha tid kenasilika dina dakadan dan 1900 dina dakada daken dan dan dake dake dake dake da
econology of all licenses	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapte administrative expenses No Yes	er 7. Do you estimate that af is are paid that funds will be	ter any exempt pro available to distrib	operty is excluded and ute to unsecured creditors?
18.	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	№ \$0-\$50,000□ \$50,001-\$100,000□ \$100,001-\$500,000□ \$500,001-\$1 million	\$1,000,001-\$10 mile \$10,000,001-\$50 m \$50,000,001-\$100 r \$100,000,001-\$500	illion nillion	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mill \$10,000,001-\$50 m \$50,000,001-\$100 r \$100,000,001-\$500	illion nillion	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion
P.	rt7a Sign Below				
Fo	r you	I have examined this petition, and correct.			formation provided is true and ble, under Chapter 7, 11,12, or 13
		of title 11, United States Code. I under Chapter 7.	understand the relief availal	ble under each cha	apter, and I choose to proceed
		If no attorney represents me and this document, I have obtained a			not an attorney to help me fill out 2(b).
		I request relief in accordance with	h the chapter of title 11, Uni	ted States Code, s	specified in this petition.
		with a bankruptcy case can result 18 U.S.C. §§ 152, 1341, 1519, at	It in fines up to \$250,000, or and 3571.		
		Executed on 12 22	20/5 ***	Executed on _	MM / DD /YYYY

Case 15-42962 Doc 1 Filed 12/22/15 Entered 12/22/15 11:57:47 Desc Main Page 8 of 50 Document Debtor 1 Case number (if known) I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility For your attorney, if you are to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief represented by one available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no If you are not represented knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. by an attorney, you do not need to file this page. X Date Signature of Attorney for Debtor DD / YYYY Printed name Firm name Number Street City State ZIP Code Contact phone Email address Bar number State

Doc 1 Filed 12/22/15 Entered 12/22/15 11:57:47 Desc Main Page 9 of 50 Document Debtor 1 Case number (if known) For you if you are filing this The law allows you, as an individual, to represent yourself in bankruptcy court, but you bankruptcy without an should understand that many people find it extremely difficult to represent attorney themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney. If you are represented by To be successful, you must correctly file and handle your bankruptcy case. The rules are very an attorney, you do not technical, and a mistake or inaction may affect your rights. For example, your case may be need to file this page. dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay. You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned. If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? ☐ No Yes Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned? ☐ No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? **☑** No Yes. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case. Signature of Debtor 2

Date

Contact phone

Date

Contact phone

Cell phone

MM / DD / YYYY

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Fill in this information to identify your case:	
The state of the s	
Debtor 1 Lolando YUNCAN Filst Name Middle Name Last Name	
Debtor 2	
(Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: NON HLAN District of TUNOS	
Case number (State)	☐ Check if this is an
(If known)	amended filing
Official Form 106Sum	
Summary of Your Assets and Liabilities and Certain Statistical Info	rmation 12/15
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended	supplying correct
your original forms, you must fill out a new Summary and check the box at the top of this page.	schedules after you file
Part 1. Summarize Your Assets	
	Your assets
A. Calcadala A/D D / AOM 115 AOOM 1	Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1. Copy line 55. Total real estate from Schedule A/B. 1. Copy line 55. Total real estate from Schedule A/B. 1. Copy line 55. Total real estate from Schedule A/B.	370 nm
1a. Copy line 55, Total real estate, from Schedule A/B	*/ 10 CO
1b. Copy line 62, Total personal property, from Schedule A/B	!
15. Copy line 62, Total personal property, from Schedule A/B	\$
1c. Copy line 63, Total of all property on Schedule A/B	[\ /20c]
	\$ > 63000
Part 2: Summarize Your Liabilities	1
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	· ·
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$ 171,500
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	41 AV
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$
Your total liabilities	17/500
Part 3: Summarize Your Income and Expenses	
A. Schodula I. Vaur Inaama (Official Form 1001)	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	s 2,100
, y combined morning moonic from fille 12 of conedule (\$ 2 , 10 0
5. Schedule J: Your Expenses (Official Form 106J)	2 10 7
Copy your monthly expenses from line 22c of Schedule J	\$ 2/00
	-

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Case number (# known)

	Answer These Questions for Administrative and Statistical Record	s	
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?		
	No. You have nothing to report on this part of the form. Check this box and submit this Yes	form to the court with your oth	ner schedules.
7.	What kind of debt do you have?	man an min dian memberahan mengangan sebagai dan kendara 15 kendalah dalah dan Jerupa yang begara ang kengara	ett Estelland for entre entre entre en et somme for en en betyden som en
	Your debts are primarily consumer debts. Consumer debts are those "incurred by all family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpose.	n individual primarily for a per oses. 28 U.S.C. § 159.	sonal,
	Your debts are not primarily consumer debts. You have nothing to report on this parthis form to the court with your other schedules.	rt of the form. Check this box	and submit
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly in Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.		\$ 2; 10 t
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:		
	From Part 4 on Schedule E/F, copy the following:	Total claim	
	9a. Domestic support obligations (Copy line 6a.)	\$	
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	
	9d. Student loans. (Copy line 6f.)	\$	
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$	
	9g. Total. Add lines 9a through 9f.	\$	

Case 15-42962 Doc 1 Filed 12/22/15 Entered 12/22/15 11:57:47 Page 12 of 50 Fill in this information to identify your case and this filing: Debtor 1 Debtor 2 (Spouse, if filing) First Name Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes, Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put Single-family home the amount of any secured claims on Schedule D: 1.1. LoO/75 Campbe L
Street address, if available, of other description Creditors Who Have Claims Secured by Property. Duplex or multi-unit building Condominium or cooperative Current value of the Current value of the Manufactured or mobile home portion you own? entire property? ☐ Land Investment property Describe the nature of your ownership ☐ Timeshare interest (such as fee simple, tenancy by Other the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Check if this is community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: _ If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put Single-family home the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Duplex or multi-unit building Street address, if available, or other description Condominium or cooperative Current value of the Current value of the ■ Manufactured or mobile home entire property? portion you own? Land ☐ Investment property Describe the nature of your ownership ☐ Timeshare City State ZIP Code interest (such as fee simple, tenancy by Other the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: ___

Debtor 1	Gase 15-42962	Doc 1 Filed 12/22/15	Entered 12/22/15 11:57:47
	First Name Middle Name	Last Name DUCUITIETI	Page 13 of 50 and the control of the same

What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Single-family home Creditors Who Have Claims Secured by Property. Duplex or multi-unit building eet address, if available, or other description Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home ☐ Land Investment property Describe the nature of your ownership ZIP Code ☐ Timeshare City State interest (such as fee simple, tenancy by Other the entireties, or a life estate), if known. Who has an interest in the property? Check one. Debtor 1 only County Debtor 2 only Check if this is community property Debtor 1 and Debtor 2 only (see instructions) At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: _ 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. Part 2: **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put Make: the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Approximate mileage: At least one of the debtors and another Other information: ☐ Check if this is community property (see instructions) If you own or have more than one, describe here: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put Make: 3.2. the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Debtor 2 only Year: Current value of the Current value of the Debtor 1 and Debtor 2 only portion you own? entire property? Approximate mileage: At least one of the debtors and another Other information: Check if this is community property (see instructions)

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Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	aims or exemptions. Put
Model:	Debtor 1 only	the amount of any secure Creditors Who Have Clair	d claims on Schedule D:
Year:	Debtor 2 only		
Approximate mileage:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
Other information:	At least one of the debtors and another	on a property.	portion you own:
Other information:	☐ Check if this is community property (see	\$	\$
	instructions)		
Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	ims or exemptions. Put
Model:	Debtor 1 only	the amount of any secure Creditors Who Have Clain	d claims on Schedule D:
Year:	Debtor 2 only		
Approximate mileage:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of th portion you own?
Other information:	At least one of the debtors and another	on a property.	portion you own.
Julei miornation.	Check if this is community property (see instructions)	\$	\$
	watercraft, fishing vessels, snowmobiles, motorcycle accesso		
ake: odel:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured clai the amount of any secured Creditors Who Have Claim	ims or exemptions. Put claims on Schedule D:
Make:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured clai the amount of any secured Creditors Who Have Claim	ims or exemptions. Put I claims on Schedule D: Is Secured by Property.
Make: Model: Year:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured claithe amount of any secured	ims or exemptions. Put I claims on Schedule D: Is Secured by Property.
s Make: Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured claim the amount of any secured Creditors Who Have Claim Current value of the	ims or exemptions. Put claims on Schedule D: as Secured by Property. Current value of the
Make: Model: Year: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claim the amount of any secured Creditors Who Have Claim Current value of the	ims or exemptions. Put claims on Schedule D: is Secured by Property. Current value of the portion you own?
Make: Model: Year: Other information: Own or have more than one, list here:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claim the amount of any secured Creditors Who Have Claim Current value of the entire property?	ims or exemptions. Put claims on Schedule Drus Secured by Property. Current value of the portion you own?
Make: Model: Year: Other information: own or have more than one, list here: Make:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claim the amount of any secured Creditors Who Have Claim Current value of the entire property? \$	ims or exemptions. Put claims on Schedule Dr. is Secured by Property. Current value of the portion you own? \$
Make: Model: Year: Other information: own or have more than one, list here: Make: Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured claim the amount of any secured Creditors Who Have Claim. Current value of the entire property? \$ Do not deduct secured claim the amount of any secured Creditors Who Have Claim.	ims or exemptions. Put claims on Schedule Dr. is Secured by Property. Current value of the portion you own? \$
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Make: Model: Year: Other information: Own or have more than one, list here: Make: Model: Year:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured claim the amount of any secured Creditors Who Have Claim. Current value of the entire property? \$ Do not deduct secured claim the amount of any secured Creditors Who Have Claim.	ims or exemptions. Put claims on Schedule D; is Secured by Property. Current value of the portion you own? \$
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Make: Model: Year: Other information: own or have more than one, list here: Make: Model: Year: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured claim the amount of any secured Creditors Who Have Claim Current value of the entire property? \$	ims or exemptions. Put claims on Schedule D. is Secured by Property. Current value of the portion you own? \$

5.

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Part 3: Describe Your Personal and Household Items

Do	you own or have any legal or equitable interest in any of the following items?	Current value of the
		portion you own? Do not deduct secured claims
6.	Household goods and furnishings	or exemptions.
	Examples: Major appliances, furniture, linens, china, kitchenware	
	□ No	и,
	Yes. Describe	\$
7.	Electronics	
	Examples: Televisions and radios; audio, vídeo, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
		ANT.
	Fes. Describe F- Latseren 32"	\$ 100
8.	Collectibles of value	N.
	Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
	stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
	Yes. Describe	
		\$
9.	Equipment for sports and hobbies	
	Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
	and kayaks; carpentry tools; musical instruments	
	☑ No □ Yes. Describe	
	Tos. Describe	\$
10.	Firearms⁄	\$
	Examples: Pistols, rifles, shotguns, ammunition, and related equipment	:
	© No	
	Yes. Describe	\$
11.	is the sear which are a state of the control of the	
	Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories	
	□ _M	
	Pres. Describe 8 Suits 2 FULL Longth Coats 2 heather Jacke Lo	\$ 1.208
	July Court of have fuculty	
12.	Jewelry	
	Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
	gold, silver	
	☑ No □ Yes. Describe	·
		\$
	Non-farm animals	
	Examples: Dogs, cats, birds, horses	
	M No	
	Yes. Describe	\$
14. 4	Any other personal and household items you did not already list, including any health aids you did not list	
	É No	
	☐ Yes. Give specific	\$
	information	Ψ
	Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached	s 1,300
	for Part 3. Write that number here	7

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Part 4:

Describe Your Financial Assets

Do you own or have any	y legal or equitable interest in	any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Cash <i>Examples:</i> Money you	ı have in your wallet, in your ho	me, in a safe deposit box, and on hand wher	n you file your petition	
□ No				
ud>res			Cash:	\$_300
17. Deposits of money <i>Examples:</i> Checking, and other s	savings, or other financial acco	unts; certificates of deposit; shares in credit in nuttiple accounts with the same institution, lis	unions, brokerage houses,	
No Yes	·	Institution name:		
	17.1. Checking account:	Chase Bank		16-75
	17.2. Checking account:	- Nac Nac N		\$_/.5 <u></u>
	17.3. Savings account:			\$
	17.4. Savings account:			\$
	17.5. Certificates of deposit:			
	17.6. Other financial account:			\$ \$
	17.7. Other financial account:			\$
	17.8. Other financial account:			\$
	17.9. Other financial account:	V		\$
				7
	or publicly traded stocks investment accounts with brok Institution or issuer name:	erage firms, money market accounts		
	***************************************			\$
				\$
9. Non-publicly traded st an LLC, partnership, a	tock and interests in incorpor and joint venture	rated and unincorporated businesses, inc	luding an interest in	
No Yes. Give specific information about them				\$
				\$ \$

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First Name	Middle Name	l ast Name	JUCUINCIIL

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☑ No			
Yes. Give specific information about	Issuer name:		6
them			3
			\$
			\$
. Retirement or pension	accounts		
	RA, ERISA, Keogh,	401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
No			
Yes. List each account separately.	Type of account:	Institution name:	
doodant separately.	Typo or doodding.	institution name.	- 0 -
	401(k) or similar plai	1:	\$
	Pension plan:		\$
	IRA:		\$
	Retirement account:		\$
	Keogh:		\$
	Additional account:		
	riddiadridi dddddii.		\$
	Additional account:		
. Security deposits and p			\$
Your share of all unused Examples: Agreements of companies, or others No	orepayments deposits you have with landlords, prep	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$
Your share of all unused Examples: Agreements of companies, or others	orepayments deposits you have with landlords, prepa	made so that you may continue service or use from a company	
Your share of all unused Examples: Agreements of companies, or others	orepayments deposits you have with landlords, preparent li Electric:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	\$
Your share of all unused Examples: Agreements of companies, or others	orepayments deposits you have with landlords, preposit li Electric: Gas:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	-0-
Your share of all unused Examples: Agreements of companies, or others No	orepayments deposits you have with landlords, prepare li Electric: Gas: Heating oil:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	-0-
Your share of all unused Examples: Agreements of companies, or others No	prepayments deposits you have with landlords, preparents life Electric: Gas: Heating oil: Security deposit on re	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications	-0-
Your share of all unused Examples: Agreements of companies, or others	Drepayments deposits you have with landlords, preparents life Electric: Gas: Heating oil: Security deposit on recommendations.	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	-0-
Your share of all unused Examples: Agreements of companies, or others	corepayments I deposits you have with landlords, preposits landlords, preposit landlords. Electric: Gas: Heating oil: Security deposit on recovery deposit on recovery deposit landlords. Telephone:	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	-0-
Your share of all unused Examples: Agreements of companies, or others	Drepayments deposits you have with landlords, preparents life Electric: Gas: Heating oil: Security deposit on recovery deposit deposi	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	-0-
Your share of all unused Examples: Agreements of companies, or others	corepayments Ideposits you have with landlords, prepared to the second of the second o	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	-0-
Your share of all unused Examples: Agreements of companies, or others	Drepayments deposits you have with landlords, preparents life Electric: Gas: Heating oil: Security deposit on recovery deposit deposi	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	-0-
Your share of all unused Examples: Agreements of companies, or others No Yes	brepayments deposits you have with landlords, prepared to the second of	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	-0-
Your share of all unused Examples: Agreements of companies, or others No Yes	brepayments deposits you have with landlords, prepared to the second of	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	-0-
Your share of all unused Examples: Agreements of companies, or others No Yes	brepayments deposits you have with landlords, prepared to the second of	made so that you may continue service or use from a company aid rent, public utilities (electric, gas, water), telecommunications institution name or individual:	-0-

Debtor 1 First Name Middle I	962 DOC 1	Filed 12/22/15 Document	Entered 12/22/15 Page 18 of 50 number	5 11:57:47 [Desc Main
24. Interests in an education IRA 26 U.S.C. §§ 530(b)(1), 529A(l No Yes	b), and 529(b)(1).				
103	Institution name ar		ly file the records of any inte		\$\$
25. Trusts, equitable or future interesting exercisable for your benefit	terests in property	(other than anything I	isted in line 1), and rights o	or powers	\$
Yes. Give specific information about them			•		\$
26. Patents, copyrights, tradema Examples: Internet domain nar					
Yes. Give specific information about them	· · · · · · · · · · · · · · · · · · ·	of Armond and want do a second and we want of the second and second and second and second and second and second		erina da ser esta esta esta esta esta esta esta esta	\$
27. Licenses, franchises, and oth Examples: Building permits, ex			ldings, liquor licenses, profes	ssional licenses	
Yes. Give specific information about them					\$
Money or property owed to you? 28. Tax refunds owed to you					Current value of the portion you own? Do not deduct secured claims or exemptions.
No Yes. Give specific information about them, including you already filed the research the feet and the feet	whether eturns			Federal: State:	\$ \$
and the tax years	The second of addition to the second	ti ti dinanti magan pangangangangangang andan kata dan dan kara a ana da apikat sebagai sepera sepera		Local:	\$
29. Family support Examples: Past due or lump sui		support, child support, r	naintenance, divorce settlem	ent, property settle	ment
Yes. Give specific information	on		The distribution of the second	Alimony: Maintenance:	\$ \$
				Support: Divorce settlement: Property settlement:	\$ \$

30. Other amounts someone owes you

Example	s: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay,	workers' compensation
	Social Security benefits; unpaid loans you made to someone else	

No Yes

٦	Voc	Civo	enocific	information	
	165.	Give	Specific	information	

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First Name Middle Name	Last Name DUCUITICH	t

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A STATE OF THE STA	And the second s	And the second of the second o	the state of the s
31. Interests in insurance policies			
	ance; health savings account (HSA)	; credit, homeowner's, or renter's insurance	
☑ No			
Yes. Name the insurance company of each policy and list its value.	Company name:	Beneficiary:	Surrender or refund value:
or out in policy and not no value.			e
	**************************************		Φ.
			<u> </u>
			<u> </u>
32. Any interest in property that is due you			
If you are the beneficiary of a living trust, property because someone has died.	expect proceeds from a life insuran	nce policy, or are currently entitled to receive	
No			
			Maria de la compansa
Yes. Give specific information			*
	I return consequent speciments of the large teachers and the content of the content of the supplements of the content of the c		- T
33. Claims against third parties, whether o		· •	
Examples: Accidents, employment disput	es, insurance claims, or rights to su	ue	
¹ No	STATES A STRUME PROTEST TRANSPORTED STATES AND	T TO THE STATE OF	*
Yes. Describe each claim			-0
			\$
 Other contingent and unliquidated clair to set off claims 	ms of every nature, including coι	unterclaims of the debtor and rights	
□ No			
☐ Yes. Describe each claim	The second secon		
			\$
35. Any financial assets you did not alread	y list		
□ No	The second section of the second section of the second sec		***************************************
Yes. Give specific information	Andres		s 0
	Experience of the second control of the seco		
36. Add the dollar value of all of your entri	es from Part 4, including any ent	ries for pages you have attached	# 1)
for Part 4. Write that number here			\$ 25400
	· · · · · · · · · · · · · · · · · · ·		
Part 5: Describe Any Business	Doloted Dremanty Var. Ov.	man and Paris and Sudanian blood for the same	
Describe Any Business.	Related Property You Ow	n or Have an Interest In. List any i	real estate in Part 1.
37. Do you own or have any legal or equita	ble interest in any business-relat	ted property?	
No. Go to Part 6.	•		0
Yes. Go to line 38.			
			A Assessment of the Assessment
			Current value of the portion you own?
			Do not deduct secured claims
,			or exemptions,
38. Accounts receivable or commissions ye	ou already earned		
□ No ·			
Yes. Describe			1 ,- 0
	trak art k 10 am k 200 ar taribara ki mamamamamamamamamamama, ar karak karak karak karak ki karak ar karak ki	National and the state of the s	\$
39. Office equipment, furnishings, and sup	plies		
Examples: Business-related computers, software	e, moderns, printers, copiers, fax machir	nes, rugs, telephones, desks, chairs, electronic devices	S
D No			
Yes. Describe		43,000,000,000	s - 0
		111 AAA AAAAAAAA Aaaaaaaaa, uu aaga ga gaagaaga aa aa aa aa aa aa aa a	*

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40. Machinery, fixtures, equipment, supplies you	use in business, and tools of your trade	
□ No		
☐ Yes. Describe		
		\$ -0
The second secon		1
A lancard and		
41. Inventory No		
Yes. Describe		\$
42. Interests in partnerships or joint ventures		
☑ No		
Yes. Describe Name of entity:	% of ownership:	
	<u> </u>	\$ 0
		¢
**************************************		\$
W	%	\$
43. Customer lists, mailing lists, or other compilat	ions	
Y No		
	ifiable information (as defined in 11 U.S.C. § 101(41A))?	
☐ No		
Yes. Describe		
		\$
V		
44. Any business-related property you did not alre	eady list	
₽ No		
Yes. Give specific		<u> </u>
information		\$
***************************************		\$
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		\$
		\$
The state of the s		T ************************************
		\$
45 Add the dollar value of all of your entries from	Part 5, including any entries for pages you have attached	
	······································	\$
		<u> </u>
	cial Fishing-Related Property You Own or Have an Interest	in.
If you own or have an interest in farml	and, list it in Part 1.	
46. Do you own or have any legal or equitable inte	rest in any farm- or commercial fishing-related property?	
No. Go to Part 7.		
Yes. Go to line 47.		0
		Current value of the
		portion you own?
		Do not deduct secured claims
		or exemptions.
47. Farm animals		1
Examples: Livestock, poultry, farm-raised fish		
☑ No		
1 Yes		u Ludvan v of
LEAD AND ADDRESS OF THE ADDRESS OF T		\$ -0-
The system when the system of		Name (And

	Case 15-42962 Doc 1) Filed 12/22/15 Entered 12/22/15 11:57:4 St Name Middle Name Last Name Document Page 21 of 50 number (# known)	7 Desc Main
	er growing or harvested	
Yes. Give	a specific	
	on	\$
Farm and fis	hing equipment, implements, machinery, fixtures, and tools of trade	uran jahan dan dan dan dan dan dan dan dan dan d
☐ Yes		0
		\$
	hing supplies, chemicals, and feed	
☑ No ☐ Yes		na nama manananananan ara s
		\$
	d commercial fishing-related property you did not already list	-g-versel fung-g-versel fung-delth a verse
No Yes. Give		and a decimal transfer and a section of the section
	e specific on	\$
2. Add the dol!	ar value of all of your entries from Part 6, including any entries for pages you have attached	
	rite that number here	→ \$
	e man de la companya	
No Yes. Give information		\$
		\$
4. Add the dolla	r value of all of your entries from Part 7. Write that number here	* \$ -0 =
	t the Totals of Each Part of this Form	→ \$ -0 -
art 8: Lis		→ \$ ××70,000
art 8: Lis	t the Totals of Each Part of this Form	
art 8: Lis 5. Part 1: Total 6. Part 2: Total	t the Totals of Each Part of this Form real estate, line 2	
art 89. Lis 5. Part 1: Total 5. Part 2: Total 7. Part 3: Total	real estate, line 2 vehicles, line 5 \$ 3,000	
art 83. Lis 5. Part 1: Total 6. Part 2: Total 7. Part 3: Total 8. Part 4: Total	real estate, line 2 vehicles, line 5 personal and household items, line 15 \$ 1, 30 0	
art 89. Lis 5. Part 1: Total 6. Part 2: Total 7. Part 3: Total 8. Part 4: Total 9. Part 5: Total	real estate, line 2 vehicles, line 5 personal and household items, line 15 financial assets, line 36 state Totals of Each Part of this Form \$ 3,000 \$ 1,300 \$ 1,500 \$ 1,500 \$ 1,500 \$ 1,500 \$ 1,500	
art 8: Lis 5. Part 1: Total 6. Part 2: Total 7. Part 3: Total 8. Part 4: Total 9. Part 5: Total 9. Part 6: Total	t the Totals of Each Part of this Form real estate, line 2 vehicles, line 5 personal and household items, line 15 financial assets, line 36 business-related property, line 45	
art 8: Lis 5. Part 1: Total 6. Part 2: Total 7. Part 3: Total 9. Part 5: Total 9. Part 6: Total 1. Part 7: Total	real estate, line 2 vehicles, line 5 personal and household items, line 15 financial assets, line 36 business-related property, line 45 farm- and fishing-related property, line 52	* * * * * * * * * * * * * * * * * * *

Case 15-42962 Doc 1 Filed 12/22/15 Entered 12/22/15 11:57:47 Desc Main Page 22 of 50 Document Fill in this information to identify your case: Debtor 1 Debtor 2 (Spouse, if filing) First Name United States Bankruptcy Court for the: Check if this is an (If known) amended filing Official Form 106C Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. **Identify the Property You Claim as Exempt** 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief **3** \$ description: 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: Brief **3** description: 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: Brief **1** \$ description: 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? Yes

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Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	\$	\$ 100% of fair market value, up to	
Line from Schedule A/B:		any applicable statutory limit	
Brief description:	\$		
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	D \$	
Line from Schedule A/B:		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	0 \$	ALL THE RESIDENCE OF THE PARTY
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	<u> </u>	
Line from Schedule A/B: ———		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$		
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	Q \$	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	\(\) \$	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
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Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	□ \$	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	<u> </u>	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$	_ \$	
Line from Schedule A/B:		☐ 100% of fair market value, up to any applicable statutory limit	

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Fill in this information to identify your sec	Document Page 24 of 50			
Fill in this information to identify your cas	E1			
Debtor 1 Rolando	DUNCAN			
First Name Middle N	ame Last Name			
Debtor 2 (Spouse, if filing) First Name Middle N	ame Last Name			
United States Bankruptcy Court for the	KERN District of ICINOS			
,	(State)			
Case number (If known)			☐ Chec	k if this is an
I			amer	nded filing
Official Form 106D				
Schedule D: Creditors	s Who Have Claims Secur	ed by Pror	ertv	12/15
	If two married people are filing together, both are ed the Additional Page, fill it out, number the entries,			
additional pages, write your name and cas			TOTAL OF	J. 4,
Do any creditors have claims secured b				
Ves. Fill in all of the information below.	n to the court with your other schedules. You have nothi	ng else to report on t	his form.	
TYES. Fill in all of the information below.				
Partel: List All Secured Claims				
		Column A	Column B	Column C
	ore than one secured claim, list the creditor separately	Amount of claim	Value of collatera	
	as a particular claim, list the other creditors in Part 2. abetical order according to the creditor's name.	Do not deduct the	that supports this	s portion
	abelical order according to the creditor's harrie.	value of collateral.	claim	If any
[2.1] CHOOS POINT Montger	Describe the property that secures the claim:	\$120,000	\$ 50,000	\$
Creditor's Name]	,	
Number Street	MULTIUNIT & ilding of			
Charlotte NC	As of the date you file, the claim is: Check/all that apply.	3		
CHARTON O	Contingent			
28219	☐ Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
	Other (including a right to offset)	w		
Check if this claim relates to a community debt	00000			
Date debt was incurred 10///	Last 4 digits of account number 298×299			
22 Chilogo	Describe the property that secures the claim:	\$9,500	s-70,000	\$
Creditor's Name		, /	,	
50 a washington	moltivnit building - 2001+			
Number Street	As of the date you file, the claim is; theck all that apply.	Ţ		
	Contingent			
Chicago IL	☐ <i>U</i> nliquidated			
City / State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or secured			
Debtor 2 only Debtor 1 and Debtor 2 only	carloan) Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
_	Other (including a right to offset)	-		
Check if this claim relates to a community debt				
Date debt was incurred 12/13	Last 4 digits of account number	400		
Add the dollar value of your entries in C	olumn A on this page. Write that number here:	\$ 129500	ericensour en estamenta (marcos substituentia). En élection stitues bresses, limitares e	ng yan ngalang magang gangga () ang gipi pandalih pah California dipanta at t
and an analysis of the teather than the state of the stat		L`/		

Case 15-42962 Doc 1 Filed 12/22/15 Entered 12/22/15 11:57:47 Desc Main Value Document Page 25 of 50

Additional Page Part 1: After listing any entries on this by 2.4, and so forth.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any	
Creditor's Name	Describe the property that secures the claim:	s 42,000	\$ 70,000	\$
Number Street	multiveit builde - 2007. As of the date you file, the claim is: Check all that apply. Contingent	tc		
City State ZIP Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)			
community debt Date debt was incurred 209/2010	Last 4 digits of account number 57222			
	Describe the property that secures the claim:	g.	and a record of the first of th	\$
Creditor's Name	besome the property that secures the claim.	Р	Φ	Φ
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	Contingent			
City State ZIP Code	Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			
A commission from the format states and states and the state of the states and the states are the states and the states and the states and the states and th	Describe the property that secures the claim:	ometantionetatrionistratorium societiisma societiisma societiisma societiisma societiisma societiisma societii	**sistementelegenentelegenengsettelegenenengentelegenengengenengengenengen	sieren erikaniska serikan erikan e
Creditor's Name				
Number Street				
	As of the date you file, the claim is: Check all that apply.			
	☐ Contingent			
City State ZiP Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			
Add the dollar value of your entries	in Column A on this page, Write that number here:	42,000		
te Dana Baran 1979 a seu ann air in guideach in na ghainn in in iagailt an air.	add the dollar value totals from all pages.	171,500		

Debtor 1 Debtor 2 (Spouse, if filing) United States Bankruptcy Court for the: Case number (If known) Official Form 106E/F Schedule E/F: Creditors V	Last Name Last Name District of DLUWOS (State)	12/22/15 11:57:47 of 50	Desc Main Check if this is an amended filing
Be as complete and accurate as possible. Use Part			with NONPRIORITY claims
List the other party to any executory contracts or under the A/B: Property (Official Form 106A/B) and on Schedung creditors with partially secured claims that are listeneded, copy the Part you need, fill it out, number any additional pages, write your name and case number that are listened to the A/B in the	nexpired leases that could result in ule G: Executory Contracts and United in Schedule D: Creditors Who Ha the entries in the boxes on the left. Imber (if known).	a claim. Also list executor expired Leases (Official For ve Claims Secured by Prop	ry contracts on <i>Schedule</i> m 106G). Do not include any perty. If more space is
Do arry creditors have priority unsecured claim	e against you?		
No. Go to Part 2.	о идатос уси :		P. I
Yes.			
List all of your priority unsecured claims. If a creach claim listed, identify what type of claim it is. If nonpriority amounts. As much as possible, list the cunsecured claims, fill out the Continuation Page of (For an explanation of each type of claim, see the interest of the continuation of each type of claim.)	a claim has both priority and nonpriori claims in alphabetical order according Part 1. If more than one creditor holds	ty amounts, list that claim her to the creditor's name. If you a particular claim, list the oth	e and show both priority and have more than two priority her creditors in Part 3.
	Last 4 digits of account number	\$	\$ \$
Priority Creditor's Name	When was the debt incurred?		
Number Street			:
	As of the date you file, the claim is:	Check all that apply	· ·
City State ZIP Code	Contingent		
Who incurred the debt? Check one.	Unliquidated		:
Debtor 1 only	☐ Disputed		
Debtor 2 only	Type of PRIORITY unsecured cla	m:	
Debtor 1 and Debtor 2 only	☐ Domestic support obligations		
At least one of the debtors and another Check if this claim is for a community debt	Taxes and certain other debts you o	-	***************************************
•	 Claims for death or personal injury v intoxicated 	hile you were	
Is the claim subject to offset? ☐ No	Other. Specify		t de motor que
Yes			
2.2			hadra to the the transfer of the standard and an experience of the standard and the standar
Priority Creditor's Name	Last 4 digits of account number		\$\$
Number Street	When was the debt incurred?		B
Number Street	As of the date you file, the claim is:	Check all that apply	· · · · · · · · · · · · · · · · · · ·
	☐ Contingent		HERO AND
City State ZIP Code	Unliquidated		S.
Who incurred the debt? Check one.	☐ Disputed		tat verification
Debtor 1 only Debtor 2 only	Type of PRIORITY unsecured cla	m:	A. C.
Debtor 1 and Debtor 2 only	Domestic support obligations		The state of the s
☐ At least one of the debtors and another	Taxes and certain other debts you o	•	To the state of th
☐ Check if this claim is for a community debt	 Claims for death or personal injury w intoxicated 	hile you were	
Is the claim subject to offset? No Yes	Other. Specify		

Case 15-42962 Doc 1 Filed 12/22/15 Entered 12/22/15 11:57:47 Desc Main Page 27 of 50 Document Fill in this information to identify your case: Debtor Middle Name Debtor 2 (Spouse If filing) First Name Middle Name Last Name Case number Check if this is an (If known) amended filing Official Form 106G Schedule G: Executory Contracts and Unexpired Leases 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? 1 No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Yes, Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases. State what the contract or lease is for Person or company with whom you have the contract or lease 2.1 Name Number Street City State ZIP Code Name Number Street City State ZIP Code 2.3 Name Number Street City State ZIP Code Name Number Street City State ZIP Code Name Number Street ZIP Code City State

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		Additional Paç	ge if You Ha	ave More Contracts or	r Leases NA
	Person	or company wit	h whom you	have the contract or leas	se What the contract or lease is for
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	City		State	7IP Code	

	Case 15-42962	Doc 1 Filed 12	2/22/15 Entered	d 12/22/15 11:57:47	Desc Main
Fill	in this information to identify	your case:	aent Hage 29	of 50	
Deb	tor 1 ROLANDO	Da	LCQ N		
	First Name	Middle Name	Last Name		
	tor 2 use, if filling) First Name		Last Name		
Unit	ed States Bankruptcy Court for the:_	Northern	District of Y LLINO/S		
	e number		(State)		
					Check if this is an amended filing
∩ff	icial Form 106H				amended ming
	hedule H: Your	Codebtors			12/15
	btors are people or entities w		ehts vou may have Re	as complete and accurate as	
peop	le are filing together, both are , and number the entries in the and case number (if known).	equally responsible for sue boxes on the left. Attach	pplying correct inform	ation, if more space is needed	d. copy the Additional Page fil
) 1. C	o you have any codebtors? (I	f you are filing a joint case,	do not list either spouse a	as a codebtor.)	
	2 No				
ĺ	Yes	and the said the said and a said and the said		A / A	
2. T	Nithin the last 8 years, have y nclude Arizona, California, Idaho	ou lived in a community pi o, Louisiana, Nevada, New N	operty state or territory Mexico, Puerto Rico, Tex	y? (Community property states as, Washington, and Wisconsin	and territories .)
5	No. Go to line 3.				
	Yes. Did your spouse, former	spouse, or legal equivalent	live with you at the time'	?	
	□ No				
1	☐ Yes. In which community	state or territory did you live	.?	. Fill in the name and current a	ddress of that person.
i	Name of your spouse, former spo	ouse, or legal equivalent		•	
	Number Street		<u> </u>		
1					
	City	State	ZIP Code		
s	Column 1, list all of your cod shown in line 2 again as a code	ebtor only if that person is	a guarantor or cosigne	er. Make sure you have listed	the creditor on
5	Schedule D (Official Form 1060 Schedule E/F, or Schedule G to	ofill out Column 2.	orm 106E/F), or Schedi	ule G (Official Form 106G), Us	e Schedule D,
:	Column 1: Your codebtor			Column 2: The creditor	to whom you owe the debt
					그렇게 얼마를 하는 것 같아.
3.1				Check all schedules the	ат арріу; тымынцігым мінім дем
	Name			Schedule D, line _	
	Number Street			Schedule E/F, line	
Į.	Number Street			☐ Schedule G, line _	
	City	State	ZIP Code	eranemana. Nata-ark-anta-anta-anta-arka-arka-arka-arka-arka-ar-apapapapana, s. arka-arka-arka-arka-arka-arka-arka-arka	
3.2	•				
:	Name			☐ Schedule E/F, line	
>	Number Street			☐ Schedule G, line _	
	City	State	ZIP Code		
3.3					
	Name			Schedule D, line _	
	Number Street			Schedule E/F, line Schedule G, line	
1			MVIII III III III III III III III III II	Scriedule 5, life	manada.
	City	State	ZIP Code	The state of the s	
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Case 15-42962 Doc 1 Filed 12/22/15 Entered 12/22/15 11:57:47 Desc Main Page 30 of 50 Document Fill in this information to identify your case: Debtor 2 (Spouse, if filing) Middle Name United States Bankruptcy Court for the: District of Check if this is: Case number (If known) An amended filing A supplement showing postpetition chapter 13 income as of the following date: Official Form 106l MM / DD / YYYY Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** 1. Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information. If you have more than one job, attach a separate page with Employed Employed Employment status information about additional Not employed ☐ Not employed employers. Include part-time, seasonal, or self-employed work. Occupation Occupation may include student or homemaker, if it applies. Employer's name Employer's address Number Street Number Street ZIP Code State How long employed there? **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing

Part 2:

spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2.	List monthly gross wages, salary, and commissions (before all payroll
	deductions). If not paid monthly, calculate what the monthly wage would be.

4. Calculate gross income. Add line 2 + line 3.

3. Estimate and list monthly overtime pay.

For Debtor 1	For Debtor 2 or
	non-filing spouse
Additionally developed developed by the property of the proper	fortunation and property and property of the p

Debtor 1

Dahtor	,

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	•	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$ 1,100	\$	
5. List all payroll deductions:		/		
5a. Tax, Medicare, and Social Security deductions	5a.	\$	\$	
5b. Mandatory contributions for retirement plans	5b.	\$		
5c. Voluntary contributions for retirement plans	5c.	\$		
5d. Required repayments of retirement fund loans	5d.	\$		
5e. Insurance	5e.	\$		
5f. Domestic support obligations	5f.	\$	\$	
5g. Union dues	5g.	\$	\$	
5h. Other deductions. Specify:	5h.	+\$	+ \$	
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	\$	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	\$	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	\$	
8b. Interest and dividends	8b.	\$	\$	
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	\$	
8d. Unemployment compensation	8d.	\$	\$	
8e. Social Security	8e.	\$ 1,000	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	nce 8f.	\$	\$	
8g. Pension or retirement income	8g.	\$	\$	
8h. Other monthly income. Specify:	8h.	+\$ 2./000	- L -c	
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	\$	
Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$3,100	+ \$=	\$
 State all other regular contributions to the expenses that you list in Scheolinclude contributions from an unmarried partner, members of your household, y friends or relatives. 			mmates, and other	L
Do not include any amounts already included in lines 2-10 or amounts that are Specify:			nses listed in <i>Schedule J.</i> 11. †	\$
2. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liabilities and Certain S	result	is the combined mo	onthly income.	\$ 2, 100 () Combined
13. Do you expect an increase or decrease within the year after you file this to the last the				monthly incom
Yes. Explain:				

Case 15-42962 Doc 1 Filed 12/22/15 Entered 12/22/15 11:57:47 Document Page 32 of 50 Fill in this information to identify your case: Debtor 1 Check if this is: Middle Name Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing postpetition chapter 13 United States Bankruptcy Court for the: District of expenses as of the following date: Case number MM / DD / YYYY Official Form 106J **Schedule J: Your Expenses** 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? ☐ No Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Dependent's relationship to Does dependent live Dependent's Do not list Debtor 1 and Yes. Fill out this information for Debtor 1 or Debtor 2 with you? age Debtor 2. each dependent..... ☐ No Do not state the dependents' Yes names. ☐ No Yes ☐ No Yes ☐ No Yes ☐ No 3. Do your expenses include ☑ No expenses of people other than Yes yourself and your dependents? **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of Your expenses such assistance and have included it on Schedule I: Your Income (Official Form 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and 400 any rent for the ground or lot. If not included in line 4: Real estate taxes 4a Property, homeowner's, or renter's insurance 4h 4b Home maintenance, repair, and upkeep expenses 4c.

Homeowner's association or condominium dues

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Debtor 1

Document

Case number (# known)_

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	s 100
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 50
	6d. Other. Specify:	6d.	\$
7.	Food and housekeeping supplies	7.	\$ 200
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$ 30
10.	Personal care products and services	10.	\$
11.	Medical and dental expenses	11.	\$ 400
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 250
14.	Charitable contributions and religious donations	14.	\$
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$ 100
	15c. Vehicle insurance	15c.	\$ 50
	15d. Other insurance. Specify:	15d.	\$
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
7.	installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
8.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$
9.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$
:0.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ie.	
	20a. Mortgages on other property	20a.	s 500
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

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21. Other. Specify:	21. +\$ 3/80
22. Calculate your monthly expenses.	
22a. Add lines 4 through 21.	22a. \$ 3,/80
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b. \$
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. \$ 3, 180
 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22c above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 	23a. $\frac{3}{100}$ 23b. $-\frac{3}{180}$ 23c. $\frac{3}{180}$
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No	
PYes. Explain here: (oax) modificación	

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Fill in this information to identify Debtor 1 Roland	O DUNCAR	Check if thi	e ie-	
Debtor 2 (Spouse, if filing) First Name United States Bankruptcy Court for the:	Middle Name Last Name Middle Name Last Name Mort ML KN District of (5)	☐ An ame		
Case number (If known)		MM / DD	/ YYYY	
Official Form 106J-2	NA			
Schedule J-2: E	xpenses for Sepa	rate Household	of Debtor 2	12/15
Debtor 2 have one or more depend only with respect to expenses for	eparate households?	s on both Schedule J and this for the second that the second is second to the second the second that the second is second to the second that t	orm. Answer the que	estions on this form If more space is
Do you have dependents? Do not list Debtor 1 but list all	☐ No☐ Yes. Fill out this information for	Dependent's relationship to Debtor 2:	Dependent's	Does dependent live with you?
other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J. Do not state the dependents' names.	each dependent			No Yes
3. Do your expenses include expenses of people other than yourself, your dependents, and Debtor 1?	□ No □ Yes			
	ing Monthly Expenses			
Estimate your expenses as of your expenses as of a date after the bar	r bankruptcy filing date unless you a nkruptcy is filed.	re using this form as a supplem	nent in a Chapter 13 c	ase to report
•	n-cash government assistance if you d it on <i>Schedule I: Your Income</i> (Offi		Your expe	nses
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.			\$	
If not included in line 4:				
4a. Real estate taxes				
4b. Property, homeowner's, or r			4b. \$	
4c. Home maintenance, repair,	, , ,		4c. \$	
4d. Homeowner's association o	r condominium dues		4d. \$	

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Debtor 1

Case number (# known)__

			Your expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	жагтан асторожую ейган интернетиру от протого от протого от поставления от поставления от поставления от поста В
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$
	6d. Other. Specify:	6d.	\$
7.	Food and housekeeping supplies	7.	\$
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$
10.	Personal care products and services	10.	\$
11,	Medical and dental expenses	11.	\$
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12,	\$
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
14.	Charitable contributions and religious donations	14.	\$
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	\$
	15d. Other insurance. Specify:	15d.	\$
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.	
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e	\$

De	btor 1	Case 15-42962 [Rolando Middle Name	Doc 1 Filed 12/22/15 Document Last Name	Page 37 of 50	::57:47 Desc Main
21.	Other, S	pecify:			21. +\$
22.	The resu	enthly expenses. Add lines 5 It is the monthly expenses of I enses for Debtor 1 and Debtor	Debtor 2. Copy the result to line	22b of Schedule J to calculate the	22. \$ \(\mathcal{A} \)
23.	Line not u	sed on this form.			
	_				
			se in your expenses within the		
			ying for your car loan within the yase because of a modification to		
(☐ No.				
(Yes.	Explain here:			19 - 19 - 19 - 19 - 19 - 19 - 19 - 19 -

Case 15-42962 Doc 1 Filed 12/22/15 Entered 12/22/15 11:57:47 Desc Main Page 38 of 50 Document Fill in this information to identify your case: Debtor 1 Middle Name Debtor 2 (Spouse, if filing) First Name United States Bankruptcy Court for the: Case number (If known) Check if this is an amended filing Official Form 106Dec **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? ☐ No Yes. Name of person_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. Signature of Debtor 2 MM / DD / YYYY

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Fill in this	s information to identif	fy your case:			
Debtor 1	Rolando	<	DUNCAN		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if fil	ling) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the	· NORTHERA	District of	LILAOS	
Case numb (If known)	per		(State)		
(II KHOWII)		· Where the few areas			Check if this is an amended filing
	Form 107				
tater	ment of Fina	incial Affair	rs for Indiv	iduals Filing for Ba	nkruptcy 12/15
					
Mar Not 2. During M	t married the last 3 years, have	you lived anywhere o	_		
Maring During No Ves	fried t married	you lived anywhere o	_		Dates Debtor 2 lived there
Man W Not During No Yes	tried t married the last 3 years, have s. List all of the places years.	you lived anywhere o	ears. Do not include	where you live now.	人名英国英格兰 医克萨氏征 医二氏病 化二氯甲基二甲基二甲基二甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲
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During No No No	tried t married the last 3 years, have s. List all of the places years.	you lived anywhere o	Dates Debtor 1	where you live now. Debtor 2:	lived there Same as Debtor 1
During No No No	tried t married the last 3 years, have s. List all of the places ye ebtor 1:	you lived anywhere o	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1	lived there Same as Debtor 1 From
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During No During No No	tried t married the last 3 years, have s. List all of the places ye ebtor 1:	you lived anywhere o	Pates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	Ilved there Same as Debtor 1 From To ZIP Code
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☑ No

☐ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Explain the Sources of Your Income

Debtor 1 Case number ut known 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ Ng⁄ Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, commissions. Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, For last calendar year: bonuses, tips bonuses, tips Operating a business Operating a business Wages, commissions, For the calendar year before that: Wages, commissions, bonuses, tips bonuses, tips (January 1 to December 31, 20/3 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, fist it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from each source Describe below. Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, For the calendar year before that: (January 1 to December 31, 20)

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Debtor 1

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DULLA	100	POP	CK!-
First Name	Middle Name	Last Na	ame

Case number (if known)_

List Certain Payments You Made Before You Filed for Bankruptcy

] No. N	leither Debtor 1 nor Debtor 2 has primaril	y consumer d	ebts. Consumer d	lebts are defined in 11 U.S.C	C. § 101(8) as
	ncurred by an individual primarily for a perso	onal, family, or	household purpos	e."	
	turing the 90 days before you filed for bankru	uptcy, ala you p	pay any creditor a	total of \$6,225* or more?	
L	No. Go to line 7.				
Ε	Yes. List below each creditor to whom you total amount you paid that creditor. E child support and alimony. Also, do r	o not include i	payments for dome	estic support obligations, suc	d the ch as
*	Subject to adjustment on 4/01/16 and every				ment.
Yes. D	ebtor 1 or Debtor 2 or both have primarily	/ consumer de	ebts.		
	uring the 90 days before you filed for bankru			otal of \$600 or more?	
	No. Go to line 7.				
<u></u>	Yes. List below each creditor to whom you creditor. Do not include payments for	a paid a total of domestic sub	\$600 or more and	I the total amount you paid t	hat
	alimony. Also, do not include paymer	nts to an attorn	ey for this bankrup	otcy case.	
		and the second		ere en	
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	Number Street				Credit card
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	City State ZIP Code				Other
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Insider's Name Number Street S S	n for this payment
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Insider's Name Number Street	
Insider's Name Number Street City State ZIP Code thin 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account insider? Insider state in the payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason payment paid owe Include of Insider's Name S S S	
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Insider's Name	
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Debtor 1

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Case number (# known)

Case number (# known)

thin 1 year before you filed for ban t all such/matters, including personal t contract disputes.	kruptcy, were you I injury cases, small	a party in any law claims actions, div	vsuit, court action, vorces, collection su	, or administ uits, paternity	rative proceed actions, suppo	fing? rt or custody modificati
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Yes. Fill in the details.	at Philipping		A second and the other second		A. A	
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ck all that apply and fill in the details No. Go to line 11. Yes. Fill in the information below.	s below.	Onga Agili, Onday Asolas	nda kenda kena ana	osed, garnis		Maria april 18 sept 11 leneral
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1	First Name Middle Nami	e Last N	lame	Case number (# known)		
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	out in an are detailed.		Describe the action the	creditor took	Date action	Amount
Cr	editor's Name				was taken	
Nu	imber Street					\$
City	y Sta	ite ZIP Code	Last 4 digits of accoun	t number: XXXX		
No Ye		eceiver, a cust	odian, or another offici	al?		
5:	List Certain Gifts a	nd Contributi	ons			
YNo	** years before you filed os. Fill in the details for each		y, did you give any gift:	s with a total value of more than \$606) per persor	?
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First Name Middle Name	Last Name	Case number (it known)		
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lo	zankropicy, usu you give asiy gir	is or contributions with a total valid	ie of more than \$600	to any charity?
es. Fill in the details for each gift	t or contribution.			
Gifts or contributions to charities	Describe what you contr		Date you	
that total more than \$600			contributed	Value
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List Certain Losses				
List Certain Losses				
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Debtor 1 Case number (if known) Description and value of any property transferred Date payment or Amount of transfer was made payment Person Who Was Paid Number Street City ZIP Code Email or website address Person Who Made the Payment, if Not You 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. ☐ No Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment transfer was made Person Who Was Paid Number Street City State ZIP Code 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. **□** No Yes. Fill in the details. Description and value of property Describe any property or payments received Date transfer transferred or debts paid in exchange was made Person Who Received Transfer Number Street ZIP Code Person's relationship to you Person Who Received Transfer Number Street City State ZIP Code Person's relationship to you

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Desc Main

Within 10 years before you filed for ban are a beneficiary? (These are often calle	kruptcy, did you transfer any property asset-protection devices.)	y to a self-settled trust o	or similar device of w	hich you
No	,			
Yes. Fill in the details.				
	Description and value of the proper	rty transferred		Date transfer was made
Name of America	:			
Name of trust				
18: List Certain Financial Accou	unts, Instruments, Safe Deposit	Boxes, and Storage	· Units	\$
Nithin 1 year before you filed for bankro				enefit.
losed, sold, moved, or transferred?		·	•	·
nclude checking, savings, money mark	et, or other financial accounts; certifi	icates of deposit; share	s in banks, credit uni	ons,
prokerage houses, pension funds, coop	eratives, associations, and other fina	ancial institutions.		
☑ No ☑ Yes. Fill in the details.				
i res. I iii iii the details.	Series Services Services	<u>Garagerana ng P</u>		
	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved,	Last balance before closing or transfer
	No. 3222 - San	translation of the residence	or transferred	1.47 (1):15 <u>1</u> 4.5 (2):101.4 (2):101.4
Name of Financial Institution	 XXXX	Checking		\$
		Savings	***************************************	3
Number Street		☐ Money market		
		☐ Brokerage		
City State ZIP Code	designature.	Other		
	XXXX	☐ Checking		\$
		☐ Savings		
Name of Financial Institution				
Name of Financial Institution Number Street		☐ Money market		
		☐ Money market ☐ Brokerage		
		☐ Brokerage		
Number Street City State ZIP Code		☐ Brokerage ☐ Other	c or other depository	for
Number Street City State ZIP Code to you now have, or did you have within ecurities, cash, or other valuables?		☐ Brokerage ☐ Other	c or other depository	for
Number Street City State ZIP Code to you now have, or did you have within ecurities, cash, or other valuables?		☐ Brokerage ☐ Other	c or other depository	for
Number Street City State ZIP Code to you now have, or did you have within ecurities, cash, or other valuables?	n 1 year before you filed for bankrupto	Brokerage Other cy, any safe deposit box	no mano mono en especialis	erro (Arros VIII) berek bir
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Number Street City State ZIP Code to you now have, or did you have within ecurities, cash, or other valuables? No	n 1 year before you filed for bankrupto	Brokerage Other cy, any safe deposit box	no mano mono en especialis	Do you still have it?
Number Street City State ZIP Code to you now have, or did you have within ecurities, cash, or other valuables? No	n 1 year before you filed for bankrupto Who else had access to it?	Brokerage Other cy, any safe deposit box	no mano mono en especialis	Do you still
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Number Street City State ZIP Code Do you now have, or did you have within securities, cash, or other valuables? No Yes. Fill in the details.	n 1 year before you filed for bankrupto Who else had access to it?	Brokerage Other cy, any safe deposit box	no mano mono en especialis	Do you still have it?

Case number (# known)_

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Debtor 1	Kalawdo V	Document Page	e 48 of 50			
	First Name Middle Name La	of Name	Case	number (if known)		· · · · · · · · · · · · · · · · · · ·
22. Have	you stored property in a storage unit	or place other than your home wi	ithin 1 year be	fore you filed for ba	nkruptcy?	
	es. Fill in the details.					
		Who else has or had access to it?		Describe the contents		Do you still
		And the second of the second o	10 11 A. A. M. M		<u> </u>	have it?
	Name of Storage Facility	Name				□ No
	The state of the s	reactie	***************************************			☐ Yes
	Number Street	Number Street				
						The state of the s
		City State ZIP Code				
	City State ZIP Code	er i de en		****		
Part 9	Identify Property You Hold	or Control for Someone Else				
or,h	ou hold or control any property that sold in trust for someone.	omeone else owns? include any p	property you i	porrowed from, are s	toring for,	
	No					
U 1	Yes. Fill in the details.	Committee of the second services	e negressy ny hybryny.	ing a contract of the second o	. Valoria e la la companio de la	the two subsets as a second
		Where is the property?	- 1745 (1174) (1746) - 1746 	Describe the property	<u> </u>	alue
	Owner's Name		:			
	Owner's Name		:		\$_	
	Number Street	Number Street			2. Volddehreman	

	City State ZIP Code	City State Z	IP Code			
	y otate En oode					
Part 10	Give Details About Environ	nental Information				
For the	purpose of Part 10, the following defi	itions apply:	· · · · · · · · · · · · · · · · · · ·			
For the ≋ <i>Envi</i>	purpose of Part 10, the following definition	iitions apply: e, or local statute or regulation co	oncerning po	lution, contaminatio	n, releases of	
For the Envi	purpose of Part 10, the following defi	itions apply: e, or local statute or regulation co material into the air, land, soil, si	urface water,	groundwater, or oth	n, releases of er medium,	
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Debtor 1 Case number (if known) 25. Have you notified any governmental unit of any release of hazardous material? ☑ No Yes. Fill in the details. Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State ZIP Code State ZIP Code 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. 12 No Yes. Fill in the details. Status of the Court or agency Case title Pending Court Name On appeal Number Street Concluded Case number City State ZIP Code Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business Employer Identification number Do not include Social Security number or ITIN. Number Street Dates business existed Name of accountant or bookkeeper From 2005 To Present Describe the nature of the business Employer Identification number Do not include Social Security number or ITIN. Business Name Number Street Dates business existed Name of accountant or bookkeeper From _____ To ___ City State ZIP Code

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	Middle Name 1 as	Case number	er (if known)
7 104 114110	Middle Harte Las	indile	
***************************************		Describe the nature of the business	Employer Identification number
Business Name			Do not include Social Security number or ITIN.
			EIN:
Number Street		Name of accountant or bookkeeper	Dates business existed
			From To
City	State ZIP Code		
Vithin 2 vears bef	ore you filed for bankrun	etcy, did you give a financial statement to anyone ak	an salaman da sa ang ang ang ang ang ang ang ang ang an
nstitutions, credit	ors, or other parties.	noy, did you give a illiancial statement to anyone at	out your business? include an financial
J No			
Yes. Fill in the	details below.		
		Date issued	
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Sign Bel	ow swers on this <i>Statemen</i>	t of Financial Affairs and any attachments, and I dead	clare under penalty of perjury that the
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